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**Art Unit 3687**

**Attn: Mail Stop Amendment**

Re: U.S. Utility Patent Application  
Application No. 10/736,181; Filing or 371(c) Date: December 15, 2003  
For: **Global Account Reconciliation Tool**  
Inventors: TANDON *et al.*  
Our Ref: 2348.0030000

Sir:

Transmitted herewith for appropriate action is the following document:

1. Amendment and Reply Under 37 C.F.R. § 1.111.

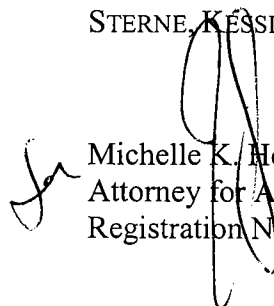
The above-listed document is filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

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Enclosure(s)

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